





PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re tl | ne application of: | |
|----------|--------------------------------|------------------------------------|
| | L. Schweitzer |) |
| | |) Examiner: Not Assigned |
| Applic | cation No. 09/879,683 |) |
| | | Atty. Docket No.: XACTP006 |
| Filed: | 06/11/2001 |) |
| | |) Date: July 25, 2001 |
| For: | SYSTEM, METHOD AND COMPUTER | RECEIVED AUG 2.3 2001 Technology |
| | PROGRAM PRODUCT FOR ALLOWING A |) Aug LiveD |
| | CARRIER TO ACT AS A CREDIT- | $\frac{1}{2}$ |
| | APPROVAL ENTITY FOR E-COMMERCE | iechnology o |
| | TRANSACTIONS | Technology Center 2600 |

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on July 25, 2001.

Erica L. Mann

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §§1.56 AND 1.97(b)

Assistant Commissioner for Patents Washington, DC 20231

Dear Sir:

Application serial numbers 09/879,681, and 09/879,682, both filed June 11, 2001 may be material to examination of the above-identified patent application. Applicants identify these applications in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make this statement an official record in this application. However, IT IS RESPECTFULLY REQUESTED THAT THE APPLICATION SERIAL NUMBER AND FILING DATE NOT BE IDENTIFIED ON ANY PATENT ISSUED FROM THE ABOVE-IDENTIFIED APPLICATION under MPEP §608C(2) and §608D.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-1351 (Order No. XACTP006).

Respectfully submitted

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